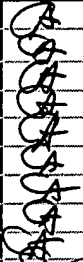




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			Application Number	09/613,615	
			Filing Date	7/11/2000	
			First Named Inventor	NEOEYTIDES, et al	
			Art Unit		
			Examiner Name	G. Akers	
Sheet	1	of	3	Attorney Docket Number	10722-32691

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Document Number Number - Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,629,982	05-13-1997	Micali, Silvio	
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		US- 6,098,053	08-01-2000	Slater	
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Examiner Initials <sup>*</sup>	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	-Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
			WO 98/49644	11-05-1998	Ariba Technologies		
			EP 0 745 961 A3	07-15-1998	AT&T Corp.		
			EP 0 745 961 A2	04-12-1996	AT&T IMP Corp.		
			WO 99/22291	05-06-1999	GE Capital		
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			WO 00/67177 A2	11-09-2000	Levchin, et. al.		
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			EP 1 077 436 A2	02-21-2001	Pinell		
			WO 00-79452 A2	12-28-2000	Hutchison, et. al.		

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			Application Number	09/613,615	
			Filing Date	7/11/2000	
			First Named Inventor	NEOEYTIMES, et al	
			Art Unit		
			Examiner Name	G. Akers	
Sheet	2	of	3	Attorney Docket Number	10722-32691

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
CA		US- 6,246,996	06-12-2001	Stein, et. al.	
CA		US- 6,292,789	09-18-2001	Schutzer, Daniel	
CA		US- 6,317,745	11-13-2001	Thomas, et. al.	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. 1	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup>	-Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)			
CA			WO 01/04816	01-18-2001	Elder	

Examiner Signature		Date Considered	2/7/03
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		Application Number	09/613,615
		Filing Date	7/11/2000
		First Named Inventor	NEOFYTIDES, et. al.
		Group Art Unit	
		Examiner Name	G. Akers
		Attorney Docket Number	10722-32691

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
CA	1	dotBANK; "The Way to Send and Receive Money on the Internet;" retrieved from the Internet on 02/07/2000 at <a href="http://www.dotbank.com/">http://www.dotbank.com/</a> ; Pages 1-7.	
J	2	AmeriNet, Inc.; "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at <a href="http://www.devit-it.com/">http://www.devit-it.com/</a> ; Pages 1-8.	
J	3	TransPoint; "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at <a href="http://www.transpoint.com/service_questions.asp">http://www.transpoint.com/service_questions.asp</a> ; Pages 1-12.	
J	4	Intell-A-Check! "The Way to Get Paid;" retrieved from the Internet on 02/07/2000 at <a href="http://www.ichack.com/">http://www.ichack.com/</a> ; Pages 1-7.	
J	5	TeleCheck: "Making Checks Our Responsibility;" retrieved from the Internet on 02/07/2000 at <a href="http://www.telecheck.com/home/home.html">http://www.telecheck.com/home/home.html</a> ; Pages 1-8.	

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